

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VERONICA LOUISE HILL

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-21541

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/15/2020 and confirmed on 7/13/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		43,730.00
Less Refunds to Debtor	1,519.14	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>42,210.86</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,310.00	
Trustee Fee	2,165.85	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,475.85</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
PNC BANK NA	Acct: 1745	1,094.04	1,094.04	0.00	1,094.04
PNC BANK NA	Acct: 1745	2,508.45	2,508.45	0.00	2,508.45
PNC BANK NA	Acct: 1745	0.00	12,046.13	0.00	12,046.13
PNC BANK NA	Acct: 1745	0.00	0.00	0.00	0.00
DISCOVER BANK(*)	Acct: 1895	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Acct: 6880	8,000.00	8,000.00	855.02	8,855.02
					<b>24,503.64</b>

Priority					
DAVID Z VALENCIK ESQ	Acct:	0.00	0.00	0.00	0.00
VERONICA LOUISE HILL	Acct:	0.00	0.00	0.00	0.00
VERONICA LOUISE HILL	Acct:	1,519.14	1,519.14	0.00	0.00
CALAIARO VALENCIK	Acct:	3,310.00	3,310.00	0.00	0.00
CALAIARO VALENCIK	Acct:	0.00	0.00	0.00	0.00
CALAIARO VALENCIK	Acct:	1,000.00	1,000.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Acct: 3827	0.00	0.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured				
CAPITAL ONE BANK (USA) NA BY AMERIC.	Acct: 5769	957.41	300.36	0.00
FAYETTE WASTE LLC		62.70	19.67	0.00
				<b>300.36</b>
				<b>19.67</b>

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 6577				
	LENDMARK FINANCIAL SERVICES LLC	3,310.45	1,038.55	0.00	1,038.55
	Acct: 2480				
VISA		0.00	0.00	0.00	0.00
	Acct: 5769				
	DISCOVER BANK(*)	5,507.88	1,727.93	0.00	1,727.93
	Acct: 4678				
HUNTINGTON NATIONAL BANK S/B/M FIR		18,143.35	5,691.93	0.00	5,691.93
	Acct: 4826				
INTERNAL REVENUE SERVICE*		189.68	59.51	0.00	59.51
	Acct: 3827				
LVNV FUNDING LLC		7,629.16	2,393.42	0.00	2,393.42
	Acct: 6880				
KML LAW GROUP PC*		0.00	0.00	0.00	0.00
	Acct:				
WELTMAN WEINBERG & REIS CO LPA**		0.00	0.00	0.00	0.00
	Acct:				
OFFICE OF US ATTORNEY		0.00	0.00	0.00	0.00
	Acct:				
AIS PORTFOLIO SERVICES (AMERICAN IN		0.00	0.00	0.00	0.00
	Acct:				
					11,231.37
<b>TOTAL PAID TO CREDITORS</b>					
<b>TOTAL CLAIMED</b>					
PRIORITY		0.00			
SECURED		11,602.49			
UNSECURED		35,800.63			

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteevdpa.com

IN RE:  
VERONICA LOUISE HILL  
  
Debtor(s)  
Ronda J. Winnecour  
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vs.  
No Respondents.

Case No.:20-21541

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Veronica Louise Hill  
Debtor

Case No. 20-21541-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Feb 28, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Veronica Louise Hill, 1077 Flatwoods Road, Vanderbilt, PA 15486-1205
15242474	+ Fayette Waste, LLC, P.O. Box 1086, Uniontown, PA 15401-1086
15242476	+ Landmark, 5105 State Route 30, Suite A, Greensburg, PA 15601-3651
15242477	+ Michael T. McKeever, KML Law Group, P.C., BNY Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
15242479	+ United States Attorneys Office WD PA, Attn: Jill Loenikar, Esquire, Joseph F. Weis, Jr. US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 01 2025 01:39:13	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15242472	+ Email/Text: ally@ebn.phinsolutions.com	Mar 01 2025 01:14:00	Ally, P.O. Box 380902, Bloomington, MN 55438-0902
15251999	Email/Text: ally@ebn.phinsolutions.com	Mar 01 2025 01:14:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15251714	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2025 01:39:09	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15242473	Email/Text: mrdiscen@discover.com	Mar 01 2025 01:14:00	Discover Bank, c/o Discover Products Inc., 6500 New Albany Road, New Albany, OH 43054
15249547	+ Email/Text: mrdiscen@discover.com	Mar 01 2025 01:14:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
15242475	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 01 2025 01:14:00	IRS, 228 walnut street, Harrisburg, PA 17101
15252708	Email/Text: bk@lendmarkfinancial.com	Mar 01 2025 01:14:00	Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
15560472	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2025 02:06:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15253925	+ Email/Text: pitbk@weltman.com	Mar 01 2025 01:14:00	Matthew D. Urban, Esquire, Weltman, Weinberg & Reis Co., L.P.A., 2500 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1842
15242478	Email/Text: Bankruptcy.Notices@pnc.com	Mar 01 2025 01:14:00	PNC Bank, N.A, 3232 Newmark Drive, Miamisburg, OH 45342
15257550	Email/Text: bankruptcy@huntington.com	Mar 01 2025 01:15:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15242480	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2025 01:38:20	Visa, P.O. Box 71083, Charlotte, NC 28272-1083

TOTAL: 13

District/off: 0315-2

User: auto

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Date Rcvd: Feb 28, 2025

Form ID: pdf900

Total Noticed: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15268926	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Veronica Louise Hill apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Pratt.AndrewR141044@notify.bestcase.com;asmith@c-vlaw.com
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmllawgroup.com lemondropper75@hotmail.com
David Z. Valencik	on behalf of Debtor Veronica Louise Hill dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR141044@notify.bestcase.com;asmith@c-vlaw.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com

TOTAL: 6